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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
DENIZ SENTURK et al.	)	Group Art Unit 3623
	)	Confirmation No. 5233
Serial No. 10/654,738	)	
	)	Examiner Neil R. Kardos
Filed: September 4, 2003	)	Attorney Docket No. 133667-1

For: TECHNIQUES FOR BUILDING PREDICTIVE MODELS WITH  
OPERATIONAL BUSINESS DATA

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION**

Honorable Sir:

In response to the final Office action dated November 21, 2008 (Paper No. 20081112), the shortened statutory period for response being extended to March 21, 2009 by the enclosed one-month Petition For Extension Of Time, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on Page 2 of this paper.

**Remarks** begin on Page 6 of this paper.